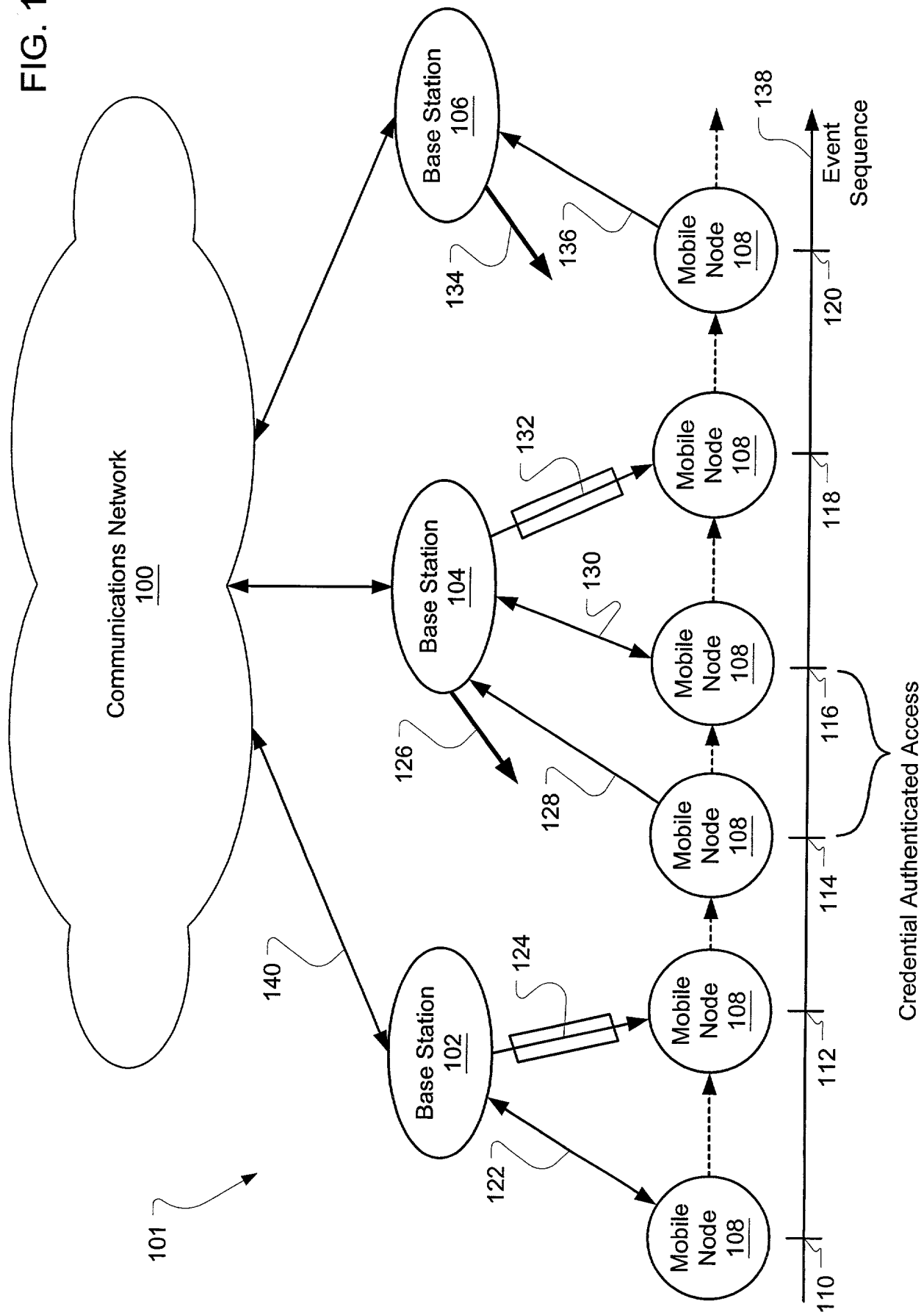


FIG. 1



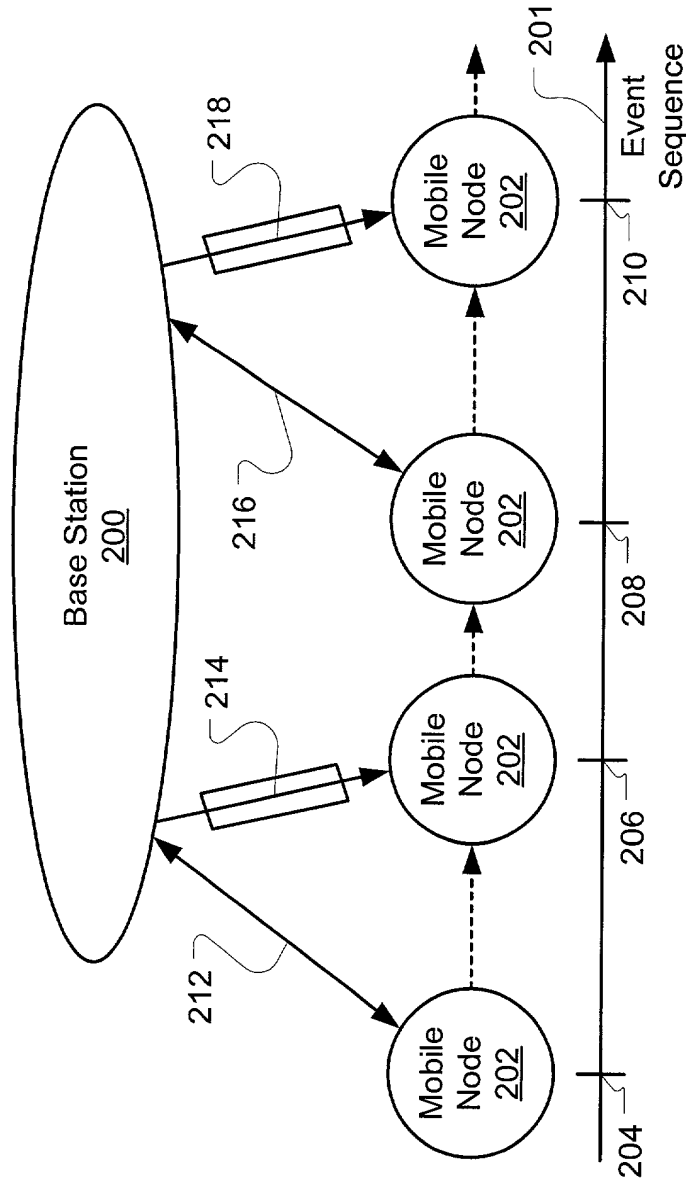


FIG. 2

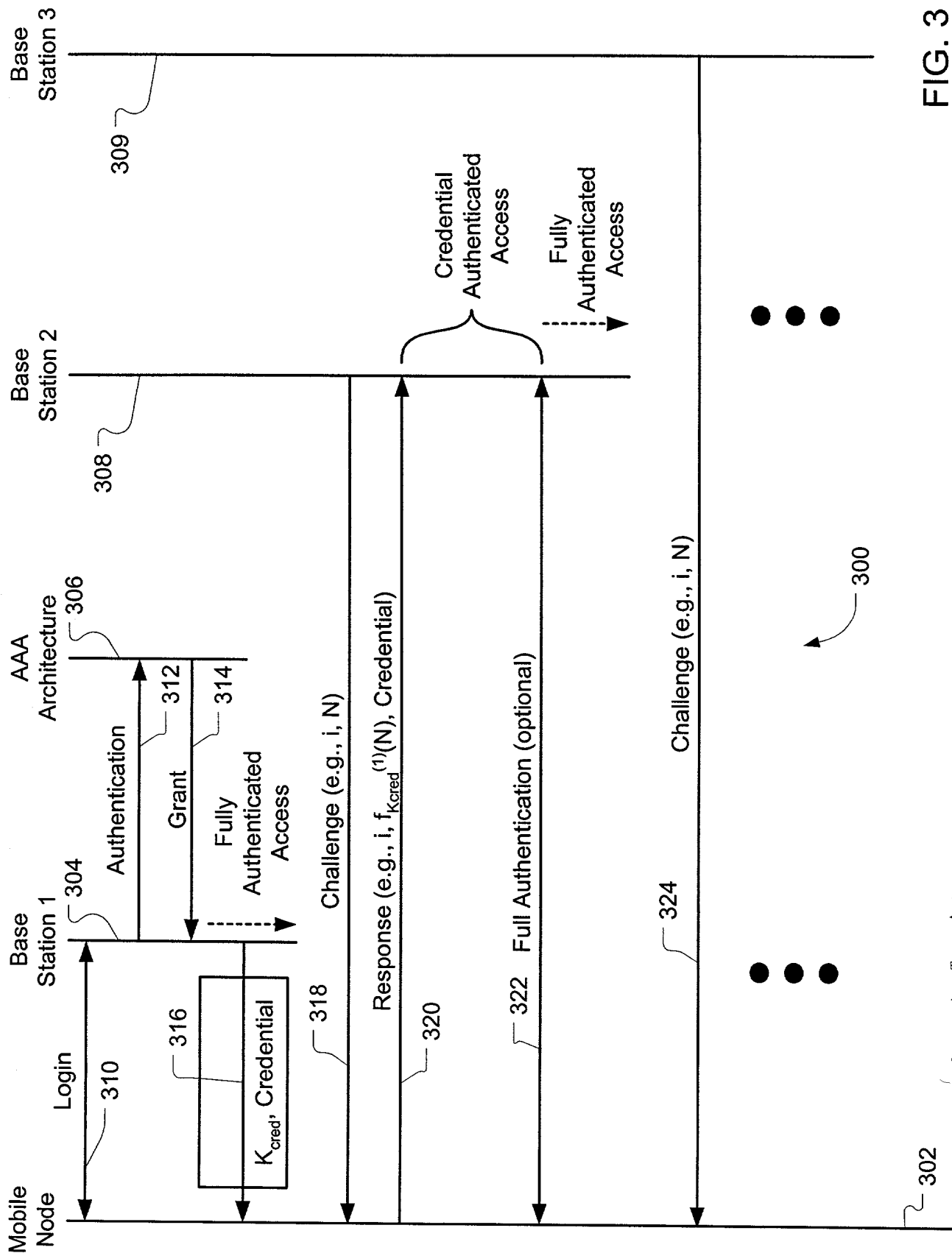


FIG. 3

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Docket No.: MS183173.1/40062.181US01
Title: MOBILE AUTHENTICATION SYSTEM WITH REDUCED AUTHENTICATION DELAY
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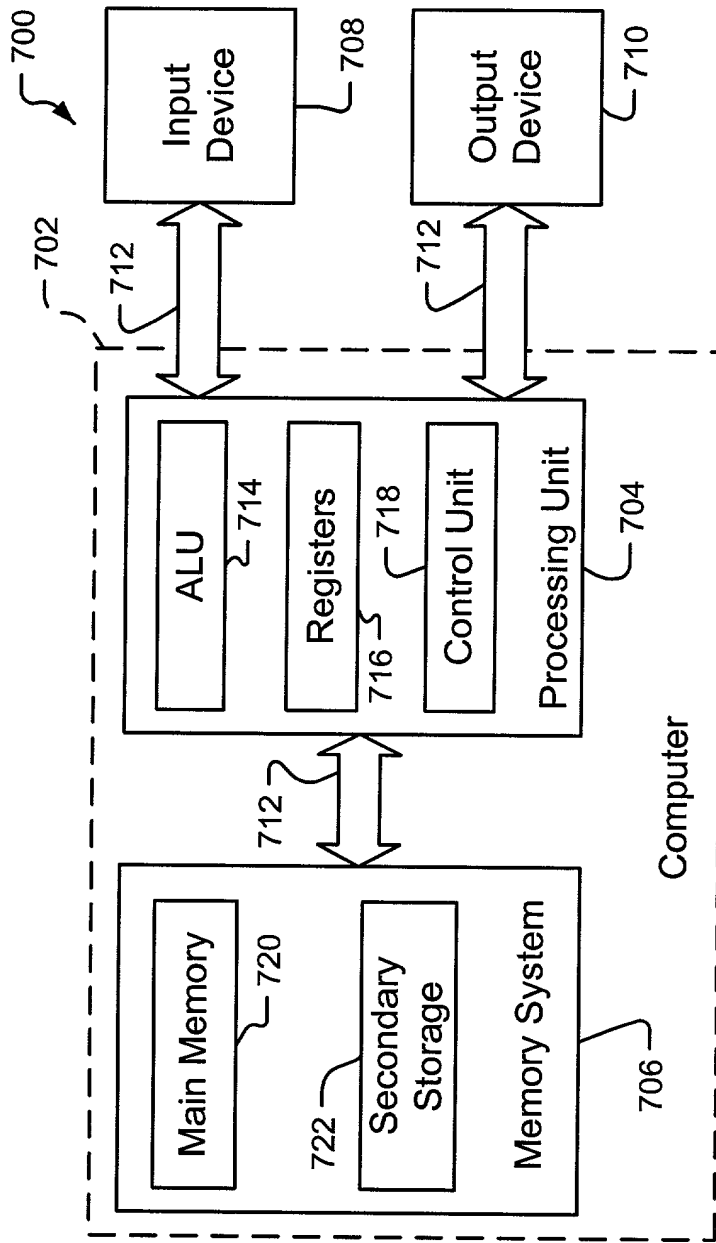


FIG. 4